

CLAIMS

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1. A method of payment of goods and services in an electronic commerce system, utilising at least a customer agent (201) and a merchant agent (200), at least one account manager (202,204) associated with said agents for administration of customer accounts and merchant accounts, and at least a mediating trusted agent (203) associated with one of said account managers (204) and said merchant agent (200) for checking transactions, for purchases made by a customer from a merchant,
- said at least one customer agent (201) and merchant agent (200), said at least one account manager (202), and said at least one mediating trusted agent (203) being interconnectable by a communications network, said merchant agent (200) receives an order of goods/service from said customer agent (201); characterised by the further steps of:
- a customer account manager (202) receiving an initiation message sent from said customer agent (201), said message including data for registration of said customer agent (201), and order information; and providing said customer agent (201) with account data during a trading session being established between said customer agent (201) and said merchant agent (200) over the network;
- said customer account manager (202) amending and forwarding said initiation message to said mediating trusted agent (203) for registration of said customer, and delivering of a deposit;
- said mediating trusted agent (203) sending an information message including said deposit to said merchant agent (200); and
- when the value of at least one purchase amounts to the value of the deposit, or by instructions from said customer agent (201) or merchant agent, the trading session is stopped.

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2. A method according to claim 1, characterised in that a plurality of purchase orders is executed within limit of said deposit.

5 3. A method according to claim 1 or 2, characterised in that said initiation message further comprises the amount of the deposit, a transaction identity, the identity of the merchant and the identity of the merchant's operator for locating a proper mediating trusted agent (203).

10 4. A method according to claim 3, characterised in that said amended initiation message comprises the deposit in the customer currency, a customer identifier, said transaction identity, and the identity of the merchant.

15 5. A method according to claim 4, characterised in that said information message comprises the deposit in the currency of the merchant, a trading session identity, and said customer identifier.

20 6. A method according to any of the preceding claims, characterised in that, after the step of said mediating trusted agent (203) sending an information message, it comprises the further step of:

25 said merchant acknowledging the customer and the associated deposit to said mediating trusted agent (203).

7. A method according to claim 6, characterised by the further step of:

30 said mediating trusted agent (203) acknowledging the customer and the associated deposit to said customer account manager (202).

35 8. A method according to claim 7, characterised in that said acknowledging including the current exchange rate

and that said customer account manager (202) forwarding said exchange rate to the customer agent (201).

9. A method according to any of the preceding claims,
5 characterised in that the step of said customer account manager (202) amending and forwarding said initiation message to said mediating trusted agent (203) further comprises the substep of:
vouching for the customer.

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10. A method according to any of the preceding claims, characterised in that the step of stopping the trading session further comprises the substep of:

15 said merchant agent (200) receiving a trading session terminate message sent by said customer agent (201) or a timeout.

11. A method according to claim 10, characterised by the further steps of

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said customer account manager (202) sending a customer transaction record to said mediating trusted agent (203);

25 said merchant agent (200) sending a merchant transaction record to the mediating trusted agent (203);
said mediating trusted agent (203) comparing and evaluating said transaction records, resulting in clearing information;

30 said mediating trusted agent (203) sending said clearing information to said customer account manager (202) and a merchant account manager (204), respectively; and

said customer account manager (202) and a merchant account manager, respectively, sending said clearing information to said customer and said merchant; based on
35 said clearing information, processing said transaction

records to a withdrawal record and a deposit record, respectively; storing the transaction records; and sending said withdrawal record to a customer billing system and said deposit record to a merchant billing system.

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12. A payment system for use in an electronic commerce system, comprising at least a customer agent (201) and a merchant agent (200), at least one account manager (202,204) associated with said agents for administration of customer accounts and merchant accounts, and at least a mediating trusted agent (203) associated with one of said account managers (204) and merchant agent (200) for checking transactions, for purchases made by a customer from a merchant,

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said at least one customer agent (201) and merchant agent (200), said at least one account manager (202), and said at least one mediating trusted agent (203) being interconnectable by a communication network,

characterised in that

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said merchant agent (200) is adapted to receive an order of goods/service from said customer agent (201),

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said customer account manager (202) is adapted to receive an initiation message sent from said customer agent (201), said message including data for registration of said customer agent (201), and order information; and to provide said customer agent (201) with account data during a trading session being established between said customer agent (201) and said merchant agent (200) over the network;

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said customer account manager (202) is adapted to amend and forward said initiation message to said mediating trusted agent (203) for registration of said customer, and to deliver said deposit;

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said mediating trusted agent (203) is adapted to send an information message including said deposit to said merchant agent (200); and

said merchant agent (200) and/or customer agent (201) are adapted to stop the trading session by their on initiative or when the value of at least one purchase amounts to the value of the deposit.

5 13. A payment system according to claim 12, characterised in that said account manager (202) and said mediating trusted agent (203) are separate modules.

10 14. A payment system according to claim 12 or 13, characterised in that a plurality of transactions is executable within the limit of said deposit.

15 15. A payment system according to any of the claims 12-14, characterised in that said initiation message further comprises the amount of the deposit, a transaction identity, the identity of the merchant and the identity of the merchant's operator for locating a proper mediating trusted agent (203).

20 16. A payment system according to claim 15, characterised in that said amended initiation message comprises the deposit in the customer currency, the customer currency, a customer identifier, said transaction
25 identity, and the identity of the merchant.

30 17. A payment system according to claim 16, characterised in that said information message comprises the deposit in the currency of the merchant, a trading session identity, and said customer identifier.

35 18. A payment system according to any of the claims 12-17, characterised in that said merchant agent (200) is adapted to acknowledge the customer and the associated deposit to said mediating trusted agent (203).

19. A payment system according to claim 18,
characterised in that said mediating trusted agent (203) is
adapted to acknowledge the customer and the associated
5 deposit to said customer account manager (202);

20. A payment system according to claim 19,
characterised in that said acknowledging including the
current exchange rate and that said customer account
10 manager (202) is adapted to forward said exchange rate to
the customer agent (201).

21. A payment system according to any of the claims
12-20, characterised in that said said customer account
15 manager (202) is adapted to vouch for the customer.

22. A payment system according to any of the claims
12-21, characterised in that said merchant agent (200) is
adapted to receive a trading session terminate message sent
20 by said customer agent (201).

23. A payment system according to any of the
preceding claims, characterised in that
said customer account manager (202) is adapted to
25 receive a customer transaction record sent by said customer
agent (201);

said customer account manager (202) is adapted to
send said customer transaction record to said mediating
trusted agent (203);

30 said merchant is adapted to send a merchant
transaction record to the mediating trusted agent (203);

said mediating trusted agent (203) is adapted to
compare and evaluating said customer and merchant
transaction records and generate clearing information;

said mediating trusted agent (203) is adapted to send said clearing information to said customer account manager (202) and a merchant account manager connected to said mediating trusted agent (203) via said network, respectively;

said customer account manager (202) and a merchant account manager are adapted to send said clearing information to said customer and said merchant, respectively; based on said clearing information, process said transaction records to a withdrawal record and a deposit record, respectively; store the transaction records; and sending said withdrawal record to a customer billing system and said deposit record to a merchant billing system.

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24. A method for secure delivery of electronic products over a communications network, wherein a merchant agent (200) receives and accepts a signed order form a consumer agent (201), characterised by the further steps of:

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the merchant agent (200) encrypting the electronic product with a first key (K2);

the merchant agent (200) signing and sending the encrypted electronic product and the product identity to the consumer agent (201) for verification;

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the merchant agent (200) receiving an acceptance message from the consumer and sending the first key (K2) to the customer agent for decryption of the electronic product.

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25. A method according to claim 24, characterised by, before the step of sending the first key (K2) to the customer agent (201), the further step of:

the merchant agent (200) receiving a second key (K1) from the consumer via a mediating trusted agent (203),

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signs the second key
t agent (200).

6. A method accord
e first encryption
key (K1) before th
r agent (201).

7. A method accord
the verification of
customer agent (20
the merchant agent
e from the customer
the merchant agent
electronic product.

27. A method according to claim 24, characterised by,
10 after the verification of the received electronic product
by the customer agent (201), the further step of:
the merchant agent (200) receiving a not acceptance
message from the customer agent; and
the merchant agent (200) initiating a re-sending of
15 the electronic product.